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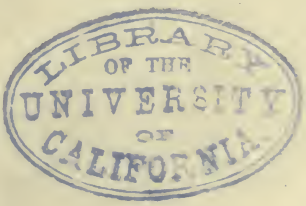
WORKERS AND IDLERS.

BY

MERRITT H. DEMENTED.



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"Ill fares the land to hastening ills a prey,
Where wealth accumulates, and men decay.
Princes and lords may flourish or may fade;
A breath can make them as a breath has made;
But a bold peasantry, their country's pride,
When once destroyed, can never be supplied."

—*Goldsmith.*

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Workers and Idlers.

I.

After eighteen hundred years of Christianity, four hundred years of printing, and one hundred years of invention, we have come to look upon ourselves as the highest type of civilization, and far advanced over the barbarians who preceded us in all that tends to make us what men should be. In some respects, this belief is justified The broad and ready diffusion of knowledge by means of the art of printing, has made it possible for every one to know that which any one knows; and while, formerly, men of thought enlightened only their immediate hearers, to-day, they speak to, reason with, and enlighten, not alone those who see and hear them, but all the world besides.

To-day, if one sees a black pall across the sun, he need not run wild with dismay and fear; and

if a sleeping mountain become resonant with strange and terrible noises, and begin to emit clouds of vapor and rivers of molten matter, those who hear and see it, need not fear themselves objects of the wrath of some subterranean deity; for men of thought, broad-minded and liberal, have refused to fear and dared to think and investigate. And now, the people may placidly view an eclipse of the sun at midday; because they know that the moon in its course, is simply for a moment passing between the earth and the sun. And they may hear the rumbling of the volcano, and see the rivers of lava pouring from its mouth, with only the awe due to grandeur, for they know that it is simply the action of natural elements.

In this respect, so far as this diffusion of knowledge and consequent dissipation of ignorance and superstition have taken place, the world has advanced.

But there are many things in which no progress whatever has been made. There are many evils which afflict society to-day as seriously as in the days of barbarism. And there are evils

which have come into being as results of our civilization, and which were unknown before. And it is the purpose of this book to call attention to some of these; and to suggest a remedy therefor.

II.

One of the strangest lessons in history is the fact that nations, like all animate existence, have been subject to the infirmities of age, and certain of final dissolution. From the most ancient times down to the present, kingdoms and empires have sprung into existence from simple and insignificant sources; have grown to greatness and power; have fallen into their dotage, and have passed away. History, upon one page, dwells glowingly upon the magnificence, luxury and opulence of a people; and upon the next recites their downfall and destruction.

The sands of Western Asia and Northern Africa have been weighted with the temples and palaces of a hundred nations, whose opulence and glories, whose power and dominion, perhaps, can never be excelled.

Greece and Rome, the morning of Europe, whose suns first illumined its wildernesses; whose sturdy warriors none could resist; and whose orators and scholars are still teaching the world, have passed away.

And of the Empires of Cyrus and the Pharaohs; of Demosthenes and Cæsar, nothing remains, save a few crumbling ruins, which, like gravestones, mark the resting places of the mighty dead, and weak and aimless peoples, who barely preserve their traditions.

Greece and Italy are to day mere shells of their former selves. They are like dead trees in a forest. They have the shape without the life; the limbs without the leaves. They are simply rottening. Spain, too, has been touched with the palsy of nations. Austria, Turkey and Portugal are showing symptoms of the disease. The soil of England cannot feed her people to-day. Belgium, France and Germany are producing less and importing more food every year. Even in the United States, young and vigorous as that nation is, there are already plainly to be seen the symptoms of this disease. As Greece and Rome caught

the infection from Western Asia, as Northern Europe caught it from Rome and Greece, so is America catching it from England and France.

Some of the old Asian empires endured for more than a thousand years; some of the European empires, in one form and another, have endured for nearly as long. But the same forces which destroyed in Asia, are at their work of destruction in Europe and America. And while in our ephemeral existence great changes do not take place; while the great living empires seem as strong and powerful at the end as at the beginning of our short lives; yet we must not lose sight of the fact that such changes are really taking place. And that notwithstanding the betterment of the race, through the wide dissemination of knowledge by means of printing, and through the establishment of an improved form of religion, it seems only a question of time, when the present magnificent and opulent empires of Europe and America, shall become the victims of this scourge of nations, and their dense masses be replaced by a few nomads for whom alone the soil will then be fitted.

III.

If it may be taken as true that nations do inevitably decay, it should not be considered impertinent nor presuming, in this age of reason, to propose an inquiry into the causes of this decay, and to consider whether a remedy may not be possible therefor.

Without a dissertation on the origin of nations, it may be sufficient to say that every nation which has grown to greatness has derived its strength from the fact that it contained in its organism the proper elements of social concord and unity; and has lost its strength and vitality only when these elements have ceased to exist within it.

The chief of these elements is an equal distribution of the burdens and enjoyments of life. Another is the possession by each individual of an equal interest and an equal voice, with every other individual, in the government. Another is the giving to each individual of the largest liberty compatible with the general well-being.

The equal distribution of the burdens of life means the equal distribution of the labor by which the necessaries of society, such as food, clothing etc., are produced, and by which the government is supported. In other words, it is such a condition of society that each individual produces by his own labor the food necessary for his sustenance, and the clothing necessary for his comfort; or else, produces by his labor other things of value, which he contributes to society in exchange for those things which he requires.

To feed and clothe and govern a nation, a certain amount of labor must be performed. The food must be raised, the clothing must be manufactured, and the laws must be made and administered. There must be raised a sufficient quantity of wheat, corn, oats, barley, fruit, vegetables, cotton, flax, etc. There must be raised a sufficient quantity of cattle, sheep, hogs, poultry, etc. The wool, cotton and flax, must be woven into cloth, and made into clothing. The grain must be ground, and the cattle, sheep and hogs must be slaughtered. There must be courts to decide disputes; there must be lawyers

and doctors; there must be moral and educational teachers; and so on.

In a proper condition of society, every man should do his share of this labor. If one man shall work more intelligently or more rapidly than another, he need not work as many hours as the other in order to do society the same amount of good. The true test being that each individual should contribute to society the same amount of good result. And as long as each man does this, no man can be a burden upon others; and no man will be burdened with the labor of supporting others.

This state of society is found to exist in all new communities And where it exists, and as long as it exists, there will be contentment and prosperity; there will be patriotism and fraternity; there will be neither poverty nor riches; neither extravagance nor destitution.

But as the nation grows older this condition gradually disappears. And instead of the people being all of one class, with an equal distribution of burdens and enjoyments, we find that some are no longer carrying their share of the burdens,

and are getting more than their share of the enjoyments of life; while others are doing more than their share of work, and getting scarcely any enjoyment at all. We find that human beings are naturally selfish; and that those who can will place themselves in positions where they will obtain the necessaries of life, and the enjoyments and luxuries as well, without working for them. We find that this class constantly increases in number. We find them growing very rich in the possession of property and money; while, in the same ratio, others are growing very poor from the lack of property and money.

We find them obtaining a monopoly of the powers of society, and using those powers to increase their stores of money and property, and to decrease, to that extent, the stores of the others.

We find that those who work are very poor; and those who do not are very rich. We find that the men who build houses have none of their own. We find that the men who make clothes have very little to wear. We find that those who raise food have very little to eat.

We find the rich monopolizing the pleasures

and recreations of life, and giving to the poor a monopoly of the miseries and labors of life.

We find that the rich have so much enjoyment and so many pleasures that they are surfeited and bored and worn out with them; and life has to them become a burden from a lack of healthy occupation. And we find the poor are surfeited and worn out with labor and misery, and their lives made almost intolerable from a lack of healthy recreation and pleasure.

We find the rich living in magnificent palaces, surrounded by beautiful gardens filled with beautiful trees and flowers, and fragrant with sweetest odors. And we find the poor existing in damp cellars, or small rooms, with blank walls and foul odors around them.

We find the rich monopolizing the desirable and healthful places of living, the hillsides and and broad streets, with pure air and beautiful landscapes to give them health and pleasure. And we find the poor hoveling in the valleys and alleys, exposed to foul air and disease.

We find the rich employing the wisest and best doctors to guard their health and cure their

maladies. And we find the poor compelled to go to the dull and inexperienced, the quacks and cure-alls, at the risk of their lives.

We find the rich employing the shrewdest and ablest lawyers to guard their rights and further their ends; while the poor are compelled to intrust their "little all" to the care of cheap and incompetent ones.

We find the children of the rich educated at the best schools and colleges; while those of the poor must be content with the public schools, and are often deprived of the benefit of those, because the wages of the father are so small as to require that they, too, should devote their time to work to help support the family.

We find the rich occupying the best pews in the churches, and all the pews in the best churches, thus excluding the poor, and depriving them of the opportunity for the moral lesson which is certainly greatly needed to make them charitable enough to tolerate the haughty rich.

We find the rich riding in elegant carriages, drawn by blooded and richly caparisoned horses, driven by liveried coachmen and attended by liv-

eried footmen. We find that the poor oftentimes cannot afford even the crowded street cars, and are compelled to walk perhaps long distances, in stormy weather, at early hours to the place of unremitting toil, and at late hours to a miserable habitation.

We find that the rich monopolize the best amusements, the whole house at an opera, and the best seats at the drama, because they will pay more than the others can pay; while the poor, if they be amused at all, must climb to the distant, crowded and uncomfortable gallery.

We find the rich clad in the most elegant and beautiful clothing, soft and warm and comfortable; while the clothes of the poor, what little they have, are ugly and coarse, worn and patched.

We find the rich traveling in luxurious cars, provided with cushioned chairs and soft couches; sometimes one family, or even one person, exclusively occupying a whole car While if the poor travel, they are compelled to go in over-crowded, low-roofed, small-windowed, ill-ventilated cars, with bare wooden seats.

We find the homes of the rich provided with

every comfort and luxury; while the poor scarcely have the necessary utensils of housekeeping.

We find the tables of the rich loaded with every variety of food, prepared in the most palatable manner; while in the huts of the poor, a few crumbs in one hand and a cup of water in the other must often suffice.

We look upon the palaces of the rich, and then upon the huts of the poor. We see rotund Plenty in one, and gaunt Destitution in the other. We see rosy Health in one, and pallid Disease in the other. We see in the one, gay and festive Joy, and in the other grim and ghastly Misery.

We see the pride and arrogance of the rich; we see them flaunting their extravagance and luxury in the faces of the poor. We see the poor gradually degraded, until they become the mere tools, servants and menials of the rich. We see them lose their dignity and self-respect, and become coarse in their manners and tastes, and cross, unsociable and disagreeable. We find the land full of discontentment and agitation. We find complaint upon one hand, and recrimination upon the other.

We find the affairs of government neglected, because the masses are engaged in a struggle for actual existence. We find the masses becoming reckless. We find that saloons flourish, that drunkenness increases, that men grow brutish. Compelled to live like brutes, they acquire the natures and attributes of brutes. We find that crime increases; murders, the most brutal, are committed; burglaries, robberies and thefts are frequent; wives are cruelly beaten; women are outraged; houses are burned; trusts are betrayed; widows and orphans are robbed; savings stolen; honor lost. All is unbridled luxury and ease upon one hand, and unbridled desperation and misery upon the other.

These things grow upon the body social like cancerous sores upon the body human. They arise from an impure and unnatural condition of the social system.

And this condition saps the strength of the nation, and it inevitably decays.

IV.

It then becomes pertinent and important to inquire into the origin of this condition of society ; to know by what right the rich monopolize all the benefits and beauties of life, and leave to the poor the drudgery and the miseries ; and why it is that society seems inevitably to drift into this condition of unequal distribution ; and whether there is not a remedy for it. For we cannot conscientiously call ourselves an enlightened people if we remain longer ignorant upon this question ; and we should not call ourselves civilized or human if we should remain inactive after a remedy shall have been found.

On first thought, it would seem that the remedy would be simple and easy ; that the blessings and burdens of life need only be properly divided ; that he who has too much should yield up all but his proper share ; and he who has less than his share should have it made up to him.

But if this were put in practice, and an equal distribution made, it would not remedy the dif-

ficulty; for we would soon find that the shrewder or more fortunate were again getting more than their share of the blessings, and carrying less than their share of the burdens; and that the indolent and unfortunate were again getting less than their share of the blessings, and carrying more than their share of the burdens. And, in the course of time, the condition of unequal distribution would be resumed.

A second *per capita* distribution would be equally as inefficient to remedy the evil as the first. And besides, the lazy and indolent would in time be encouraged in their shiftlessness by the fact that they would get their shares without working for them; while the industrious and frugal would be discouraged from working or saving because the fruits of their labor would be taken from them and distributed among the whole community; and society would soon suffer for want of the absolute necessaries of life.

And it will not do to say that the one class deserve to be rich, and the other class deserve to be poor; for that would bring us no remedy. We are now seeking a reason and a remedy for

the misery of the world. And we must take it as a fact that, if men are left alone, under the present system, owing to their different capacities and traits, and the difference in their surroundings, there will eventually be an unequal distribution of wealth. And it is also true that as society grows older, the rich continually get richer and the poor get poorer, until the equilibrium of society is destroyed, and the bad results before stated are attained.

It has also been suggested that the property of a rich man should be taken at his death by the government; and that this would prevent the growth of immense fortunes. But such a law could scarcely be called just; and could be easily evaded by the rich man disposing of his property before death, or secreting it so that his heirs, and no one else, could find it. To enforce such a law, there would be required an inquisitorial system of government which no free people would tolerate. And, too, the world would soon be full of people whose sole occupation would be waiting for rich people to die.

It has also been insisted that the State, instead

of the landlords, should collect rent from landed property; in other words, that rent should be "confiscated by the State." This system would scarcely accomplish the result desired, nor even change the present condition. The State already owns the land by right of eminent domain; and practically leases it from year to year; for no one can hold land who does not pay a yearly rent or tax to the State. If he fails to pay, he is ousted, and the land goes to some one else who will pay more promptly.

This new system proposes to leave the present owners in possession, with the same rights as at present, except the payment of a tax equivalent to the present tax and the rent combined. There is no suggestion that a man who owns a large tract of land, a part of which he may now rent, would be prevented from exercising his right over all his land to cultivate it himself or permit others to cultivate it. It is not proposed that the tenant shall be allowed to remain in possession of the land which he has heretofore rented, without first obtaining permission from the owner; for that would be practically robbing the owner, and

giving the land to the tenant. The landlord or owner would still have the right to say whether he should use the land himself, or let others use it. And if he shall let the tenant use the land upon barely paying the double tax, or tax and previous rent, the landlord will receive no benefit, and it will be equivalent to giving the land outright to the tenant. So that the effect of such a system would be that the owner would require the tenant to pay the double tax and a rent besides; and the double tax and the rent would all have to be earned and paid by the man who cultivates the soil.

And where the owner cultivates his own land, his property must be taxed like all the rest; and it would be difficult to imagine him as a very contented individual, if his tax should be increased seven-fold.

The present tax is, say, one per cent upon the real value. The present net rent which an owner ordinarily receives from farming land is, say, seven per cent. If this seven per cent is to be "confiscated," and added to the tax, there would then be *a tax of eight per cent.* The pres-

ent tax of one per cent is sufficient for all the purposes of the government. Now, what will the government do with this immense additional sum—seven times as large as its present revenues—which it will annually receive? Of what use is it to the State? It has been paid, not by the landlords, but by the tenants and farmers of the land. What will be done with it? Shall it be distributed equally every year among the people? or among the poor? If so, it would encourage the indolence at the expense of the industry of the people. If a man is annually to receive a bounty from the State, he will have less incentive to work. If a farmer shall see the product of his labor distributed among those who have not earned it, he will be discouraged in his industry, and tempted to become a pauper with the rest. Then who will do the labor of society? If the money be used to establish and support great charitable institutions, the effect will be the same; for the more charity we have, the less work; and the less honest, sweat-producing labor we have, the more need of charity. The principle and motive of charity are the finest part of our

nature; but the effect in great communities is most pernicious.

There is to-day a national proprietorship of land; and the people pay rent in the form of a tax therefor; so that a movement which has for its object a national proprietorship of land, could effect nothing.

And if, as has often been suggested, there should be an equal division of land among the people, the result, if beneficial for a time, could not be lasting. In the first place, the men from whom land would be taken would have to be robbed or paid. And then, in a half a century, or even less, the indolent and unfortunate would have lost their shares to the shrewd, the industrious and the fortunate; and there would be the same old condition of Landlord and Landless.

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V.

What then is the true solution of the question? And why do the rich get richer, and the poor get poorer, until the end, which is always Chaos? And how can men be prevented from getting more than they need, and thereby depriving others of what they need? How can the pleasures and burdens of life be properly apportioned, without discouraging industry and frugality, and without encouraging indolence and prodigality? How may we preserve that equality among men in respect to the means for the enjoyment of life, which is only found in new communities, and then soon lost, but which is absolutely essential to the well-being of society and to the strength and perpetuity of the nation?

The true remedy should be one which would explain and rectify all the social and political agitations of our time. The Nihilist in his struggle for a constitution; the Communist in his struggle against unequal distribution; the Fenian in his struggle against landlordism; the Labor Unions

in their struggle against capital; the poor in their terrible struggle for existence—all should feel their grievances removed and their wrongs redressed.

The true remedy would relieve the poor and not wrong the rich. The laborer who toils ten or twelve hours a day to gain the bare means of existence, would be relieved of part of his burden, and given a chance for recreation and education. The rich who are absolutely suffering and going to seed from a lack of healthful occupation, whose appetites and tastes are alike becoming depraved, would be given a chance to become conscientious and worthy members of society. And the old combats of slave against master, of servant against employer, of tenant against landlord, of the poor against the rich, would be forever ended.

The whole trouble originates in a very simple source. The world has thus far permitted a man to make whatever use he has chosen to make of his money or property. It has permitted him to loan money on condition that the borrower, meanwhile, shall give a certain portion of the product of his labor toward the support of the lender; and

to that extent the borrower is the servant and slave of the lender. It has permitted a man, besides providing himself with a home, to expend his money in other houses and lands, and to loan or rent them on condition of the tenants giving him a certain portion of the product of their labor; and to that extent are they his servants or slaves. And it is because men are thus enabled to make their money take their places in the field of labor, and earn money for them, that society is outraged.

In other words, instead of a man himself working to produce something which shall be of value to society, in return for which he would be entitled to receive from society the necessaries and comforts of life, he loans his money or property to his neighbors, on condition of their doing his share of work for him; or, in other words, contributing to him a portion of the product of their labor. He need do no labor; he need not produce a single thing of value to society; he need not expend a cent of his money; and yet may receive food and clothing and all the necessaries and luxuries of life.

And he may again loan a portion of what he receives to other persons on the same terms, and thus increase his revenues, so that the next year he will be able to loan a still larger amount; and his estate may thus compound itself, until within his own life it shall embrace the homes of a thousand families, each of whom pays tribute to him.

If a man shall acquire property worth $10,000, and shall rent it so as to receive a net income of 8 per cent per annum, payable semi-annually, and shall each half year invest the income in property which will yield him the same rate of income, at the end of fifty years his property will be worth $500,000, instead of the $10,000 which he originally had—all without his doing a stroke of work! And this does not take into consideration any increase in the value of the property. The $490,000 has been earned by his tenants and paid him as rent. In a hundred years, the amount would be almost incalculable.

And in this manner have all great fortunes been accumulated. They are never earned. They could not be No man could ever grow

rich by the ordinary product of labor. And there must be some reason for the growth of large fortunes which is not grounded in justice; for if they be not earned they are not justly held. They are, it is true, generally begun in industry and frugality; but they grow from other causes It is a singular fact that not one dollar of the present fortunes of Vanderbilt, of Gould, or of the Astors, has been earned by the possessors. The original, which was earned, has been long since spent; and those fabulous fortunes to-day are entirely composed of moneys received either as rent, interest or dividends. By this is meant that if there had been neither of those means of supply, those fortunes would not be in existence to-day.

And it is the experience of Europe, and America as well, that when great fortunes are once accumulated, their net incomes are so great that however profligate the owners may be, the fortunes themselves endure and continually enlarge themselves.

And the fact that some people have more than they need, or more than their share, shows that others have less than they need and less than

their share. And the possession of large means is a power which is often used to deprive weaker individuals of the fruits of their labor, and even of their political rights. The first means *robbery ;* the second, *tyranny* and *oppression.*

And from these two causes, as surely as light flows from the sun, flow all the social and political disturbances of our time. And the power of the rich and the weakness of the poor, the robber and the victim, the tyrant and the slave, are solely and directly the result of money being allowed to earn money. The power should not exist in one man to oppress another, and it could not exist if no man received anything but that which he has earned by his labor.

VI.

It becomes, then, necessary to consider whether a man who is possessed of property or money should be permitted to rent or loan the same for a consideration ; and whether society has a right to restrain him in order to preserve itself. In

other words, whether money should be permitted to earn money; whether the man who owes to society his due proportion of the labor necessary to sustain it, may refuse to work, and may compel others to do his work; whether he may receive the necessaries and luxuries of life which have been produced by others, without giving to society a proper return therefor.

The only right which a man can morally or naturally have in property is that which is due him for having produced or earned it. And the question arises: *What is a proper and complete reward for labor?* If a man shall do a day's labor, to what is he entitled? And what would be full pay for his labor? Clearly he is entitled to the possession, use and enjoyment of that which he has produced; and nothing more and nothing less. Or he may exchange his product, or a portion of it, for an equal amount of the product of another man's labor; or, he may sell his product or a portion of it, and receive money instead, which he may more conveniently keep; and he may exchange the money, as he may desire, for the proper amount of the product of the labor of others.

The money is not value; it is simply a certificate that the bearer has contributed to society the product of so much labor, and is entitled on demand to an equal amount of product of labor. And these privileges constitute a complete reward for labor. So that if a man shall by labor have produced value or property, and is given the right to enjoy it or exchange it, or keep it for sickness or old age, he can ask no more of society.

And if he shall claim the further right to lease his property or lend his money, for rent or interest, society may deny him that right, if it be found that it tends to make one man the slave of another; to give one class immense riches and another class great misery; to subvert the objects of free government and destroy the strength and unity of society.

VII.

It has, however, been argued that rent and interest are just and proper. And some authors of works on political economy have written long

chapters to show that while rent and interest, as a whole, produced bad results, there was yet a distinction to be made between certain portions—one portion being proper and just and the other spurious and unjust. It would seem that these writers realized the evil without understanding the cause; and, having based their arguments upon error, they were led into a labyrinth from which their reason could not rescue them; and the science of political economy has thus been left in a most unsatisfactory and incomprehensible state. When, if a proper basis be found, the science would be simple enough; for truth is simplicity itself.

Let us then see where the difficulty really lies. If one man shall loan another $100 for a month, the borrower is certainly under some obligation for the accommodation. This obligation may remain until the lender shall borrow $100 for a month of the former borrower Supposing both loans to be promptly paid, each party would have granted and received a favor, and the account would in all respects be squared and settled.

But it often happens that a man who borrows

is not always able to return the favor in kind; and it also often happens that the lender does not require a loan in return. In such case, the usual way to discharge the obligation which the borrower is under is for him to give to the lender a bonus as interest on the money. As a business transaction, the whole thing would seem equitable enough, provided the interest be not excessive; yet right in this little germ lies all the virus which poisons the whole social system. Neighborly kindnesses make men better; but when borrowing becomes a habit, and lending becomes a business, society has started in the well-beaten path which leads to poverty and servitude on the one hand, and riches and power on the other.

When a man wants something which he has not, the proper course is for him to make the thing which he wants, or make something which he can exchange for that which he wants. In other words, if a man wants anything, *let him earn it, and not borrow it.*

Borrowing is the bane of the world to-day. It is a weakness of human nature. If a man can borrow that which some one else has made,

he won't make it himself. If a man needs a loaf of bread, he ought to earn it; but he will borrow it instead, if he can. If a man needs a suit of clothes, he ought to earn it; but he won't if he can buy it on credit, which is simply borrowing its value. If a man wants a house, he ought to build one, or earn the money to build it. But he won't if he can borrow one. A man going into business will borrow a store to put his goods in, and even borrow the goods. A man who wants a home will borrow the money to buy it. If a religious association wants a church, they borrow the money to build it. If a county wants a court house, the people borrow one; that is, they borrow the money to buy one. If a state runs behind hand, it borrows money to catch up. If a nation goes to war, it borrows the guns and ammunition to fight with; that is, it borrows the money to buy them. And it borrows the provisions and clothing for the soldiers, in the same way. If a railroad has been operated at a loss, it borrows money to make up the deficiency, and pay dividends to stock-holders; if it wants to add a few miles of railway, it borrows the money to build

it; if it wants new cars and engines, it borrows them.

And the craze goes on. Borrow! Borrow! Don't work! Borrow. Don't raise wheat! Borrow the wheat which some one else has raised! Don't build a house to live in! Borrow one which is already built! Don't reclaim wild land to make a farm! Borrow one which is already reclaimed!

And so it goes. Men and corporations, cities, counties, States and nations are madly borrowing. Three-fourths of the world are eyes deep in debt to the other fourth. And they not only owe that fourth the debt, but are under heavy obligations for the accommodation And this obligation is a never-ending one, and involves the lifelong servitude and ignominy of the borrowers.

Then why do people borrow? Because they are weak, or unfortunate, or lazy, or thriftless? No, not entirely; it is because they *can borrow;* because there are people willing and anxious to lend, and because it is easier to borrow than to earn. People are perpetually taking the shortest method to secure that which they wish. They simply will not calculate the consequences.

And the natural result is that society loses its equilibrium. The load is all on one side. The borrowers grow poor; become degraded; and finally degenerate into a condition of servitude. The lenders, profiting by the weakness of their fellowmen, gain what they lose. One class gets poor, and the other gets rich. One class does all the work, and the other does all the resting.

And the real remedy must be one which will prevent this condition of a borrowing and a lending class. It must protect the people from the temptations which are held out to them to enter into a state of bondage. It must teach them *to earn and not borrow.* On the other hand, it should remove the incentive for loaning which now exists; and as this incentive lies in the profit which is received, the remedy should be a law prohibiting the profit.

The effect of this condition is an unequal distribution of labor, and as depriving the rich of the means of living without labor, except by spending their money, must inevitably finally result in causing them to do their share of the labor, and thus remove the cause of grievance; it becomes neces-

sary to consider the sources from which the rich derive the means of living without labor And we readily find that it is from the profits which they receive from the borrowers for the use of the money or property which is loaned.

VIII.

The sources from which the idle classes derive their revenues may be generally classed under three heads—

1. Rent of lands and houses.
2. Interest on money.
3. Dividends on stocks.

The methods by which these sources of supply may be cut off are as follows:

First—*By the passage of an act providing that after twenty years from the date of its passage, no rent, profit or benefit of any kind shall be paid or received for the use of lands or houses.*

At the end of that time, a man may still own all the property he choses. There will be no prohibition against it. If he chooses to own

lands and houses, and leave them idle and vacant, he can do so, although he must pay taxes upon them. But he can receive no income from them except by selling them. After the passage of the law, he would have twenty years in which to dispose of such lands and houses as he could not use himself. During that period, he may collect rent as heretofore.

If he shall sell his property within the first ten or fifteen years, he will receive near its full present value. After that time, the money value will decline, and he may realize less. If he shall keep his property till the law goes into effect, he can still hold it, and prevent others from using it, although he can receive no benefit from it himself, except by use. At that time, property will have lost the fictitious money value now attached to it by the competition for investments, and will have simply its natural value, according to its utility and location.

A poor man, during the latter part of the twenty years, will have the strongest incentive to be industrious and frugal; for he would then have a home within his reach, as a reward;

which now he has not. At the end of the twenty years, every man who will may have a home of his own.

On the other hand, the law says to the landlord, in effect, that he must stop drawing rent from the earnings of his tenants; in other words, that he must not own the homes of others; that he can no longer be a landlord. But that in order to do him no injustice, he shall have twenty years in which to make terms with the tenants, whereby they shall have the property at the end of the term. If he shall not sell his houses before that time, they will be a burden upon his hands until he does; for the taxes will have to be paid And as he will have no income, he will have no means of paying them. Hence, he will have no reason for keeping the property, but will have every incentive to get it off his hands at the best price possible.

While for years the tenant will have had before him a prospect, a certainty of owning his home, if he will be frugal and industrious. There will be every incentive for him to do so. And with such a strong incentive on each side, every

tenant ought to be able to become possessed of a home of his own.

The result of this law would be to abolish landlordism and tenantry. The $2,000,000,000 net which the tenants have yearly paid to landlords in the United States alone, and which has gone to support the landlords in idleness and luxury, will be left with the tenants; and they can devote it to beautifying their homes, fertilizing and improving their farms, educating their children, and resting a little themselves.

The land will be full of *homes*. Every man will be a deeply interested citizen, anxious for honest government; every man will be a patriot, and love the land where he has a home, and with whose interests his own will be indissolubly united.

SECOND—*By the passage of an act providing that from and after five years after its passage, no interest, profit or benefit of any kind shall be paid or received for the use of money loaned after the passage of the act.*

This would, of course, abolish mortgages, trust deeds, notes, guaranties, etc. It would abolish money-sharks, Shylocks, foreclosures, protests,

and the word *Debt* would be practically wiped from the language. The worry and anxiety of the man who owes and cannot pay, would be saved to society. The earnings of a family would not be taken out of them year after year, as interest, and their home finally taken from them, and they turned out. It would abolish doing business on borrowed capital; but it would not injure true commerce. The merchant who owed nothing, and owned, not only his stock, but his store building and the ground as well, would certainly do a healthier and safer business, and on a smaller profit, than one who was not only paying rent for his store house and the land, but paying interest on his stock of goods as well.

The time for the operation of the law against interest is shorter than that of the law against rent, as the money would not decrease in value, while the real estate would. The owner of real estate is given a larger period, so that he may have a chance to dispose of his property without loss.

THIRD—*By the passage of an act repealing all laws under which corporations, other than municipal,*

are organized, and prohibiting their future organization.

A full discussion of this branch will not be undertaken here, inasmuch as it is reserved for a separate and special volume. But it may be said that the objection to corporations which is most relevant to the question under discussion, is that they give an opportunity for people to invest their money, and receive an income from it upon which they may live without work.

First, we have the stock-holders, who must be paid dividends amounting to from five to seven per cent upon their investments. The amount of railway stocks in the United States is about $2,500,000,000! upon which there is paid yearly about $125,000,000 as dividends!

And then we have the bond-holders, who must be paid their interest, first of all. There is a bonded debt upon railways in the United States of about $2,000,000,000; upon which there is annually paid about $125,000,000 interest; thus making a total of $250,000,000, *or $4,000 for every mile*, which the railways of the United States must earn *every year*, over and above their operating expenses!

And the way they earn it is by charging it in freights and fares. Who pays the money? The producers, the laborers of the country. Who get it? The idlers, the barnacles, the aristocrats, the blood-suckers of this country and of Europe. The farmer pays more freight on his produce than he should, and hence gets less for it; and he pays more than he should for his manufactured goods, because he has to pay this extra freight.

But that is not all. The manufacturing corporations of the United States pay in dividends over $800,000,000 a year! Who does it come out of? The producers. Who does it go to? The idlers, the aristocrats, the blood-suckers. Aye! "Blood-suckers" is indeed the word! Every dollar of that $800,000,000 is paid as a tax by the consumers. They simply pay that much more for what they buy than they would have to pay if there were no stockholders to be supported at their expense.

And the abolishment of corporations would not interrupt nor injure trade. For if there is a man who wants a coat, there will be found a man to make it for him. There will be just as many

coats worn, and there will be just as many coats manufactured, without corporations as with them. There will be just as much bread eaten; and there will be just as much wheat raised. There will be just as much sugar consumed, and just as much raised. Wherever there is a want it will be supplied.

IX.

The effect of the abolition of money earning money, or income without work, could not but be beneficial to the community. In no respect could it be harmful. It would be simply saying to the rich:

"You have your money and property. You "may keep it, because we have no right nor wish "to take it from you. But you shall not make "your neighbor pay you for the privilege of "living in a house, nor for tilling the soil. What-"ever you want you may spend of your hoard to "buy. But you shall not keep your money and "draw immense sums from those who work, and

"who would have to work doubly hard in order to "support you. Spend your money when and "how you will. And when it is all gone, go to "work and earn more, like a man, and don't ask "society to support you like a pauper."

Is there anything unfair or unjust in that? We are not rash nor sudden about it We give them five years' notice in respect to money loaned out, and twenty in respect to real property. The present generation of the rich will probably not be able to spend what they have; but as sure as the sun shines, they, or their descendants, must sooner or later "doff the sparkling cloak and fall to work with peasant heart and arm."

And how much more real happiness there will be in life for them when they sweeten their pleasures by earning them! How much more contented they will be in knowing that they are honestly earning what they get!

The rich are really in a degraded positio n today. A man who lives by rents and mortgages and bonds, cannot have the generous impulses, the liberality and true nobility, nor the appetite, nor he conscience, of the man who has honestly earned

every dollar he has received. The rich need to be elevated from their debasement as paupers, supported at the public expense, to a position of honest independence, to know the sweetness of the bread that is earned by work.

The prohibition of money earning money would give the working man a chance for civilization; a chance for education; a chance to have better manners, better tastes and a better nature; a chance to dress respectably; a chance to be a fit companion for any other man; which he is not to-day. And when the present bondholder and rent-eater shall have spent his capital, and begun to earn his bread, he will be given a chance for an appetite and a conscience; a chance for physical and mental vigor; a chance for better tastes, better manners and a better nature; a chance to become a fit companion for any other man; which he is not to-day.

Another effect will be the equal distribution of labor. No man being able to make other people earn his bread, will, perforce, have to earn it himself. And as every man in society will be doing a part of the labor which is necessary to

support society, the work will necessarily be more generally distributed. And if every man shall work, no one man need work more than five or six hours a day. The remainder of his time may then be devoted, as it should be, to such uses as will add happiness and peace, not only to his life, but to all society.

Work is not a terror, except to those who have been educated to fear it. Take a young man brought up with no other prospect than to earn by work the bread he eats and the clothes he wears, and he will be a man who loves to work, and who loves to live, because he has a right to live. He feels conscious that he has a right to what he eats and what he wears; that that right came by having earned it. Such a man is proud, not only of living, but of working.

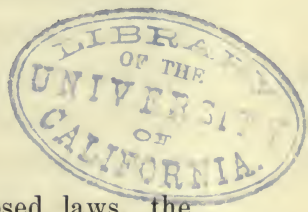
But take the man who is overworked; who works every day but Sunday, from seven in the morning till six or eight or ten at night; and goes home with barely enough money to buy bread and pay rent for that day, and labor does indeed seem hard to him. But it is because he is doing somebody else's work as well as his own;

and his holidays and his hours of rest are monopolized by that somebody else.

To that somebody else labor seems positively dreadful! To work, with that somebody else, would be to die. An indolent dandy, who sleeps all day and carouses or dawdles all night; who has every convenience and luxury that money can buy, and cannot enjoy them; who grows to despise life, and is tired of everything and incapable of enjoyment, because he has never earned it—to him work *is* a terror. *He has that poor laborer's holidays and hours of rest.* Oh! how the laborer would enjoy them! And how the dandy despises them! The laborer does his work. He does the laborer's resting. Wouldn't a fair distribution of the work and rest make them both happier and better?

And after all, wealth is nothing more than immunity from labor. A man who possesses a great amount of the product of useful labor, may lie idle and supply his wants by exchanging the product which he has for that which he requires. A man who has no product, having nothing to exchange, must supply his wants by producing

by labor that which he requires, or something which he can exchange for that which he requires. The rich man derives no other benefit from his stores of gold than the knowledge and satisfaction that he can get what he wants without labor. If he shall have acquired his gold by his own labor; if he shall have produced something which is of equal value to society with that which his gold will buy him, then there is no wrong. But if he gets his gold without labor, and continues to get it without labor, then there is a wrong done to society.



X.

By the operation of the proposed laws, the present large fortunes would be deprived of their power to magnify themselves; and, unless their owners shall earn all the money they spend, the fortunes must at once begin to decrease and scatter.

And then, too, luxurious and extravagant living would be less indulged in; for people whose stores

are lessened by every expense, will be less prodigal and wasteful than when they are spending only the income, and perhaps not all of that; and when their principal, if it be, for instance, land, is growing in value all the time. If a man have a million dollars in land from which he derives an income of $50,000, and his land is growing in value all the time, he will freely spend the whole or nearly the whole of that $50,000 in gratifying his tastes and fancy. But if he have a million dollars in money, from which he receives no income, and every dollar he spends lessens his property, he will not freely spend $50,000 a year. He will halt before he gratifies his luxurious fancy; and he will find it convenient and agreeable to live in a simpler and perhaps more enjoyable style, and spend $5,000 or $10,000 a year. And if his investment be in land from which he can receive no income, and upon which he must pay taxes, he will have no money to spend lavishly in the gratification of his tastes. And thus there will, at least, be less extravagance.

But if he choose to be extravagant, society will at least know that it is at his own expense, and

that a thousand or more people are not working extra hours to contribute to the means for living such a life. And his fortune will continually grow less, until either he or his children must rise from their degradation and humiliation to the honorable and exalted position of earning what they get, and instead of being pampered paupers, become worthy and deserving citizens.

We may not be able to do away with every means by which money earns money; neither can we prevent larceny and murder. But we can do what we can. It is some satisfaction to know that we can do something. We may not be able to absolutely prevent the amassing of great wealth. Men may make it in trade or mining. But we may prevent such wealth from becoming a burden upon society; and we may do so without robbing a man of a single right.

If a man has done a dollar's worth of labor, he is entitled to the result of that labor; or to exchange it for the result of the same amount of some other man's labor. Society owes him no further debt And when he has spent that dollar, he must go to work again. However, if he

is thrifty and saving, he may not spend but 50 or 75 cents before he will earn another dollar; and he may save 50 or 25 cents out of that. And thus he may accumulate money for his old age—and he will, if he be prudent and provident.

And it is proper that he should lay by a certain portion of his income for that purpose. Society does not object to this—it demands it; for it does not wish a man in his dotage to become a charge upon it

But society does object to his loaning out his savings and living off from the income; for then he is keeping his money and making others work to support him in idleness; and when he dies, some one else draws the income, and is in turn supported in idleness by the labor of others; and so on endlessly. A man may provide for old age without buying a right to be supported at the expense of his neighbors.

True, if a man can arrange to receive an income from his money sufficient to support him without impinging upon the principal, he will feel like quitting work somewhat sooner than if his principal were alone to be his source of supply. But society

can stand it better to have him continue to work, as long as he can conveniently, to support himself, than to have others work to support him. And if once in awhile a man should quit work too soon, and his principal should be all gone before death, it is to be hoped that he has been kind and considerate enough of his friends or relatives to move them to care for him in his few remaining years, if he cannot do so by his own labor. But let the consequence of such an event rest where it belongs—either upon the man for not properly providing for his old age; or upon his descendants, if he shall be without blame in this respect; and failing both, then upon society.

The mere fact that it is pleasant and convenient and nice to think that when one has $100,000 he can loan it out so as to give him $5,000 per year as long as he lives, without decreasing his capital; and can then by will give it to some one else who never did a stroke of work to deserve it, but who will draw the $5,000 per year, and so on endlessly, will hardly justify society in permitting him in his old age, and his successor in his young and old age both, and his successor's

successor, and so on forever, to be supported in idleness at society's expense.

But even as it is, men who have invested their capital and retired have no certainty of not being left helpless in old age. If they invest in lands or in mortgages, the title may prove defective. If invested in stocks, the company may become bankrupt. If in government bonds, their value may be destroyed by a revolution or war.

But a man should not retire. In the first place, he should not overwork so that he needs to retire, and he should ever continue to give to society some product of his labor. He has no right to sit down and do absolutely nothing. He will be an honester and happier man if he devotes even his declining years to some suitable and beneficial employment.

It may be said that by abolishing the power of money to earn money, we would deprive a man of the privilege of providing for his daughters in the way of dowry, or so that they would not be compelled to earn their living if unmarried. But why shouldn't they work? Why should they become dreary, discontented drones, living from the

sweat of poor men's brows? Far better let them earn their way in life. This idea that a woman who earns her living is no longer entitled to the highest respect, does not exist in the minds of honest people. It is only the thin-bred aristocracy, who obtain their living as paupers do, who consider it a dishonor for a woman to work.

But it does not prevent the father from providing for his daughter. If he wishes to provide for her so that she may not work, let him plank his cash down, put it where she can have it as she wants it, and let her spend it like an honest person should, and not loan it out like a Shylock.

If a man bequeath his son $100,000, no one will complain if the son spends it; or if he keep it and earn by the labor of mind or body that which he eats, wears or uses. But if he loan the money at interest, and live in idleness from such income, doing no labor, and still keeping the $100,000 intact, society, then, has a burden.

Or suppose the father shall leave his son ten houses; and the son collects sufficient rent from the tenants to pay for taxes and repairs on the property, and to support himself as well in idle-

ness; then, too, has society a burden. It may fall immediately upon the tenants, but they distribute the burden. If they owned the houses, they would pay only the taxes and repairs. As they have to pay the landlord an additional sum, such sum must be added to their incomes. If the landlord receives from one tenant $500 a year net, the tenant must necessarily earn that much more than if he owned the house; and that sum becomes a charge upon his clients, customers or employers.

XI.

It is not only the rich idlers who are burdens upon society The vast sums which they spend go to support a host of servants and panderers whose labor is entirely useless to society.

All labor which is not necessary for the good of society may be classed as useless. And under this head there are many very honest hard-working people who are as much burdens upon society as if they were idlers; simply because their labor

does not give to society a proper return for what they receive from society. With many of these, this book will not undertake to interfere.

The professions are overcrowded. There are four lawyers where but one is needed But the three extra and unnecessary ones must be fed, clothed, housed and amused. Not one lawyer in ten does as much labor as he should. There is not enough business to go around; but each lawyer must receive enough fees to supply his wants, so that they charge upon three cases the fees which should have been distributed over ten.

The medical profession is also overcrowded, with nearly as bad results. And nearly every avocation of life has many members who are much indebted to society.

The entire business of fire insurance is a grievous burden. Its object is to distribute losses among the premium payers. If the losses were evenly and inexpensively distributed, there might be no cause of complaint, save that it would on general principles be better to prevent the loss altogether than to half encourage it. But inasmuch as a vast amount of the money which is paid

in is used to support in very comfortable style a large army of men who might be otherwise more profitably employed, and as but a small proportion of money is returned to premium payers, the business is a burden.

The cities are filled with people who live, as it were, from the crumbs which fall from the tables of the rich; and one most beneficial effect of the operation of these laws would be to decrease the population of the large cities. As soon as the revenues of the rich are cut off, they will spend much less money; there will be less theaters, less dry good stores, less fancy stores, less fine jewelry stores, less costly merchandise of all kinds, less fine hotels, less livery stables, less flower gardens, less servants, and so on. And those people would inevitably be distributed in the different walks of life where their labors would redound to the good of society.

To illustrate the point in respect to useless labor, let us suppose that in a new community, where every one performed his proper share of the necessary work, some of the people should say: "We shall spend our time in making kites, so

"that each man shall have one to fly from his house "top; and each man shall give us therefor so "much grain, or so many chickens." The people would say: "Why, we don't need kites, and we "won't give you grain or chickens for them. But "if you will come and help harvest our grain, or "make our shoes, or haul our grain to the mill, we "will give you what you ask." And the answer would be both pertinent and just.

If a man indulges in useless labor and obtains nothing therefor from society, no food to eat nor clothing to wear, and no money with which to buy such things, then society does not suffer. But, if by useless labor he gains food, or clothing, or money, or means with which to buy them, then society is the loser.

If a rich man shall employ men to build for him a magnificent mansion, or a great pleasure ship; and pay them a million dollars therefor, he is not benefiting society a particle—no more than if he had kept his money in his pocket. In paying them for the work, he is, in one sense, like a Poor Law Committee-man, giving a pauper an order for bread which society has to pay for.

A man who builds a house, every part of which is useful, and on which no labor has been expended in the gratification of vanity or extravagant fancies, deserves pay for his labor.

But when a rich man employs a thousand men for a year to build him a pleasure yacht, which will never in any sense benefit society, he is not, as may be generally supposed, doing a good act. He is parting with some of his money; and it has gone to procure food for the laborers. True enough. But think farther.

Suppose the ship had not been built; and suppose the condition of society to have been such that those men were distributed in the various walks of life—a due proportion raising food, others working as shoe-makers, tailors etc.—each earning what he receives, by doing an equal amount of work for the man who gives it to him. What is the difference? In the first place, society furnishes a thousand men with food for a year, and gets nothing for it. In the other case, the thousand men raise their own food, and society neither loses nor gains.

Again, suppose a nation should undertake to

build a tower as great and useless as the Tower of Babel. Suppose a million laborers were employed at it for fifty years. Would not the farmers of that nation be burdened with supplying them with food? And the tailors and weavers with supplying them with clothing? And so on. In short, would not the balance of the nation be compelled to work harder than if those million men were employed in raising food, or other useful labor; in other words, supporting themselves?

If no nation could borrow money there would be no wars. And how thankful humanity would be! See how madly England, France, Germany, Russia, Spain, Italy and Turkey are running in debt! And what is the result? They pay interest to the lenders. For how long? Forever! And the interest receivers increase in numbers as the debts increase. And they are supported by the nation. The nation gives them the certificates which entitle them to supplies from society. And who earn the supplies? Alas! those who labor. The more interest receivers, the more the burden upon the producers. For every man who does not raise food is furnished food by those

who do; every man who does not make clothes is provided with clothes by those who do. Each stone in all the layers in a pyramid is supported by the lowest layer, which bears a grievous burden. The higher the pyramid the greater the load. Every man who is not a producer is supported by those who are.

XII.

It is generally supposed that the rich men pay the taxes which support the different forms of government—township, county, state and national; and they are accorded a large degree of credit therefor, as in that respect relieving the poor of a burden. On the surface, it does seem that a man who owns a large amount of property and pays a large amount of taxes, does contribute largely to the support of the government; and that a man who has no taxable property and pays no taxes, although he works ten hours a day for every working day in every year, does not bear any of the burdens. But it requires only a little thought to see that such is not the case.

What is the government? It is simply a number of members of the community or nation who are selected to see that the rights of the community and of the individuals are protected. Inasmuch as these men are engaged in useful and necessary work, and thus prevented from raising their own food and providing their own clothing, community must provide those things for them. Hence, community gives them orders, or due bills, or money, or whatever it may be called, by means of which those men obtain the necessaries of life. But of whom do they obtain them? Of the men by whose labor they were produced. The producers take the orders or money, and exchange them for things which they need and have not themselves produced. There is no additional value in existence. The orders or money were mere representatives, for the time being, of value. But the producers had to work harder than they would if there had been no officers of the government, and the men who were officers had been producers themselves instead. In that event, they would have produced their own necessaries, or produced by labor things which could be exchanged for their necessaries.

All taxes are paid by those who work. A rich man who derives his entire income from the loaning of his money, and who does no work except looking after his tenants and debtors—a contemptible sort of employment, and entirely useless to community—cannot be said to pay a cent of taxes. Every cent he receives somebody else earns; and if he pays some as taxes, it does not cost him a moment's labor. He simply gives to the government an order on the producers for a certain amount of the necessaries of life—gives it money which will buy them.

As a matter of fact, it is not the landlord nor the mortgagee who pays the taxes. It is the tenant and the mortgagor. The landlord requires a net income from his property over and above expenses. Suppose the taxes were one per cent and repairs one per cent, and the rent was eight per cent on the actual value of the property. In that case, the landlord gets six per cent net. Suppose, however, the taxes were increased to ten per cent, and the repairs to five per cent If the rent remained at eight per cent, the landlord would be paying out each year fifteen per cent,

and receiving eight, a loss each year of seven per cent. If he did no labor by which he earned anything, the sure result would be a loss of his property. But the landlord would raise the rent so as to make the tenants pay the taxes and repairs, and give the landlord an income besides.

This income varies in different localities. A capitalist prefers to have his property as near him and as much under his control as possible. And in communities where there are many capitalists, as in New England and New York, there will be more or less competition; and they will require a less net income than when their money is loaned or their property is located farther away. And in communities where there are few capitalists and little competition, proportionately higher net incomes will be required.

But as a general principle, the landlord requires a net income from his property; and any expenses incident to the property, in the way of repairs, taxes, etc., really, although not apparently, come out of the tenant in the shape of additional rent; that is, he pays more rent than he would otherwise pay, and enough more to pay those charges.

So that after all, all the expenses of government are paid by the laborers, and not by the property owners.

XIII.

As an effective illustration of the injurious effects which the principle of money earning money will have upon a country, let us look at the result in the United States of investments of foreigners in our lands and securities. It is a most alarming fact that we send to Europe, and chiefly to England, *every year, three hundred millions of dollars in money and produce more than we receive!*

What does it mean? It means that that amount is paid yearly as *rent, interest and dividends on foreign capital by the producers of this country!* And it is not money that is paid. It is paid in the brawn of our farmers, and at the expense of the fertility of our soil; for it is paid in grain and meat and cotton which our farmers have labored to produce.

A man who ships a cargo of wheat or meat to

England draws a draft on England, which a bank here gives him the money for. A man who, as the agent of English capitalists, wishes to make a remittance to England of moneys received as rents, interest or dividends, goes to a bank here, pays in his money and gets a draft on England. The money stays here, while the two drafts meet in England, and balance each other, as far as their amounts may agree; and *no money comes back to pay us for the produce!* That is England's tribute!

Suppose, by fortune of war, we should be compelled to pay a yearly tribute to England of three hundred millions of dollars; and that sum had to be raised by taxation, in addition to the ordinary taxes. How deeply and painfully we would feel the burden! What a grievous wrong it would seem to be! And yet we are carrying that burden to-day. It has been imposed stealthily; but we are carrying it and paying it.

And why? *Because we permit money to earn money.*

England gets her living in that way now. Her manufactures have made her immensely rich; and

she is now the banker of the world. If a poor man here wants to buy a home, he must bid against the English as well as the American capitalist. The poor man wants it for a home. The capitalists want it to rent; so that the occupant, even though he be a freeborn American citizen, must work one-fourth of his time as their slave, to support them. No wonder the poor cannot get homes. No wonder real estate is too high for them.

The English and Eastern capitalists are fastening their fangs upon our Western territory. Why? Because they know the American people will need to use it some day to supply themselves with food; and then the capitalist will collect his tribute—for how long? Alas! forever. Once he gets it, he never lets go. It is from that time forth *slave* soil. The man who tills it is not a free man. He is a tribute payer. He is a man without a home.

Home! How sweet the name! The theme of poets, the guardian of youth, the memory and hope of manhood, the realization and reward of industry, and the comfort and solace of old age!

Home! The creator and inspirer of patriots! A land full of homes is a land of patriots and peace. A land full of landlords and tenants is a land of discontent and treason.

In Europe, and especially England, the producers are homeless, as a class. In this country, the homes are being seized upon by the rich. Whenever, by failure to pay a mortgage, or by misfortune of any kind, a home owner loses his property, the rich will get it, because they will pay more for it than a poor man can. And there is one home less! And this is going on, and will go on, till no poor man or producer in this country will know what the word "home" means; till there will not be a working man in all this broad land who will own the roof he sleeps under.

It is time to call a halt, and to consider whether the well-being and the very existence of our free institutions do not require such a change in our laws as will prevent the destruction of our homes, and preserve the liberty of our citizens.

XIV.

The poverty-stricken condition of the poor has been charged to their extravagance A most astounding proposition! Has not one man as much right to be extravagant with what he earns as another? The poor man, with nothing but toil for the day and nothing but toil for the morrow—no hope to-day, no hope for to-morrow; who earns a few dimes and spends one of them for a drink or a few pipes of tobacco, is charged with extravagance; and reminded that if, for the last thirty years or so, he had saved that dime a day, he would have been able to buy, the Lord knows what! My God! Is no one extravagant but the poor? Are not there people who are extravagant with money they have not earned? And are they not extravagant with the very money these poor people have earned?

Human beings must have relaxation. The poor drudge takes his in the only place he can find it; he is driven to the place he goes to. Rot-gut? Yes! But he can't do any better. Its the best

he can get for his money. True, he has, during the week, turned out work to the community worth thirty dollars, but he only received eight dollars. Who has the rest? The man who can afford to be extravagant—who can spend hundred dollar bills where the poor man spends dimes or pennies.

What an unjust and narrow view to take of the question!

Do not take from the laborer the pipe of tobacco nor the mug of beer, which he honestly earned, unless you take from the rich pauper the sparkling champagne or the fragrant cigar, which he has not earned. The laborer's eternal tension of toil must sometimes be relaxed; and the severer the toil, the more the need of relaxation.

The workingman's right to spend his dimes is the last mark of freedom. Clad in the habiliments of a slave; housed in the hut of a slave; fed with the food of a slave; and almost marked with the brand of a slave, he takes the poor privilege of forgetting for a moment his serfdom; of drowning for an hour the sorrows of the past, and the desperation of the future; to feel himself a free man,

just for one short evening, at the end of a long, dreary, painful week of toil. Rob him of that right; bind him to the drudgery and pain of never-ending labor, without relaxation, with no hope of relief, and he sinks below the level of the slave.

Below the level of the slave? Aye! The slave knows not care. His wife and his children are no burden upon him. Their lives do not depend on his labor. They are cared for whether he shall work or not. But before the workingman's eyes are the pallid faces and starving moans of his dear ones. The existence of all that he loves hangs on a slender thread. The week's earnings barely eke out the week's expenses. The next week he may be sick; or he may be thrown out of work. And the last penny, and the last loaf will be gone. But the wife and children will be there, starving before his eyes, and he utterly unable to help them. And the rent-eater will be there, grasping, greedy and heartless. No wonder we have criminals. No wonder men grow tired of work. Indeed, the workingman is often worse off than the slave. What little freedom he has he pays a fearful price for.

I do not say he ought to drink or smoke. And perhaps the money which he spends in that way could be better spent. But the immutable law of Capital is that the worker, whether he be a slave or freeman, shall be allowed, as his portion of the product, only the means of existence. And if the free workman of to-day shall be able to exist without this relaxation, the money which he uses for that purpose will no longer be given him.

The remedy does not lie in preaching frugality and temperance to the workingman. It lies in relieving his burdens, so that he may have a chance to hope, a chance to live for the future, a chance for recreation in the woods and parks in the day time, and not in the saloons at night.

It is unjust to charge the laboring class with being rude and boorish, coarse and unrefined. After they have carried for a few generations the brunts and burdens of society, they certainly owe no courtesies to their oppressors and have few for each other. Destroy a man's independence and self-respect; wound his honor; bend his pride; deprive him of hope, and give him no stimulant but kicks, and no food but crusts; no opportunity for

education; no hours for recreation and rest; and he will surely lose his better instincts, his sense of honor and of justice, and will degenerate to the level of the brutes. The rich are responsible for the degradation of the poor. They have robbed and outraged them; they have made them criminals and brutes; they have shackled and enslaved them. And not from the mouths of the rich should come one word of protest or condemnation at the turbulence, the violence or the criminality of the poor.

Crime is as rampant to-day as in the days of the fiercest barbarians. It is because the religions and the laws have dealt with the crime and not with the cause. The proper way to prevent crime is to do away with the incentive for it. If a man has no motive to commit crime, he is not likely to become a criminal. It is this everlasting maw of the rich, which, not content with enough and plenty, must take the meat from the tables and the fire from the stoves of the poor, which makes crime. It is robbery; it is taking property and money without moral right Human law cannot make right that which is naturally wrong.

A man with a million dollars, under the present system, can make whole communities his slaves; to work when he says work; to quit when he says quit; to eat when he says eat; to starve when he says starve. And it is because this condition is fostered and upheld by our laws that the sufferers thereby become outlaws.

Men are driven to crime. If a man can get his natural rights honestly, he will not be a criminal. Self-preservation is above all laws; it is an immutable fact, and no human law can override or annul it. The rich often go so far in their oppression and robbery that the poor are compelled to demand and take their rights in an arbitrary manner, and in violation of human laws. And they thus become criminals. Criminals grow upon society like boils upon a man, and from a similar cause. Remove the cause, and the boil and the criminal will disappear together.

It has been urged that the rich are of great utility, because of their giving considerable sums for charitable purposes The fact is that they have become rich only by making other people poor; and are continually getting richer by

making other people poorer; and their revenues are derived by taking from the poor their portions. So that when a man receives each year a hundred thousand dollars which the poor people have earned and ought to have, and which he has not earned and ought not to have, if he shall give, say, a thousand dollars, or even five thousand dollars, in charity, the gift is not his. He has stolen a hundred times or twenty times that much; and is only giving back to the rightful owners a hundredth or a twentieth part of their own property, of which he has robbed them. The remaining ninety-nine hundredths or nineteen twentieths he spends in wasteful extravagance and debasing luxury; while the poor people who earned it are suffering for the bare necessaries of life. Why, the charity of the rich is not even worthy to be called "conscience money." In the first place, we ought not to permit the rich to rob the poor, and then we will have little need of charity.

XV.

The humanitarians of the day are seeking to aid the workingman by giving him cheap rent, cheap car fare to and from his work, cheap clothing, cheap food and all sorts of cheap things. And to do this they crowd him and his family in a single room in the top of a seven-story building, without an elevator; they give him a stand-up seat on the platform of a crowded car; they clothe him in garments which will neither warm nor wear; they feed him on black bread and butterine, etc., etc. Possibly he does live a little cheaper; but very probably no better than before.

But what is the result? Capital gives labor what the master gave the slave—a bare living. When a workingman's expenses decrease, his wages soon follow. It is so the world over. The cheaper a workingman can live, the less wages he gets. If he can live or exist on one dollar a day, that is exactly what his wages will be. In some countries, laborers live so cheaply that they receive only what is equivalent to a few

cents a day; and such would be the condition here, if they could live on as little. The humanitarian method, therefore, is not the proper one; for it results finally in nothing save a reduction of wages, and, in time, in a reduction of the comforts of the workingman.

The wages of labor, as long as capital retains its present power, will be the wages of slavery.

And the workingmen, as long as their fates are so completely in the hands of their employers, will be really slaves.

XVI.

You may free the black race from its bonds; you may abolish the bloody "cat-of-nine-tails;" you may stop the buying and selling of human beings; and yet you have not abolished human slavery; for the workingmen are to-day the slaves of their employers; the poor are the slaves of the rich; and it is as inhuman a system of human slavery as ever disgraced the world.

Slavery consists in one individual having power

over another. To the extent of such power, the weaker one is the slave of the other. No slavery ever existed except by the stronger exerting his power to make the other subservient to his will; and whenever this is done, it is human slavery, whether it be in Maine or in Egypt.

The slaves of the South were fed and clothed by the owners. They worked such hours as the owners commanded. The owners reaped the results of their labor, except such portions as were expended to supply them with food and clothing. They lived in rows of huts.

To-day, the employers give the laborers barely the means for purchasing their food and clothing. The employers dictate the hours which the laborers shall work. The employers reap the result of the labor, except that they give the laborers just enough to permit them to live.

The long rows of small cottages, which are considered a luxury for the laboring men as compared with the pig-pen tenement houses which many live in, have a painful resemblance to and but faintly disguise the slave huts of old. They are not quite as bad, simply because the white laborer of to-day

has not yet become quite as degraded as were the black slaves.

But the resemblance between the labor of to-day—the labor which is the creature of capital—and the slavery of the past, is sufficient to cause a thoughtful people to pause. It is time to consider whither we are drifting. If so many of our fellow-beings are so near slavery, we may well fear that they may reach the name as well as the fact.

XVII.

The true wealth of society consists in the accumulation of the useful products of labor in the hands of the men who produce them. This wealth makes society contented, strong and durable. But when these products are accumulated in the hands of a few who have not produced them; when a large portion of the products are unnecessary and mere luxuries; and when the real producers, who deserve all, really get nothing but a bare existence; such a condition makes society discontented, weak and ready for dissolution.

Capital, when aggregated in the hands of a few, is a curse to any community or country. It seldom produces good results; and for every blessing it imposes a hundred curses. And any good that is done by it can be better done by the Government. It is a many-armed monster whose hands are stretched out in all directions to seize upon the homes of the poor, and take from them the right to a place on the earth to eat and sleep, except on the payment of a never-ceasing tribute or tax, which the monster will not forego, upon which tribute the monster grows fatter and greedier, and by means of which his strength is increased, so that he is able to reach out farther and seize upon the homes of more people.

And what country is not better off without such capital? Give us our homes; save us from this eternal tribute; and we can well afford to never see or hear of such capital. We can raise what we want, and we can eat it ourselves. We can raise the material, and make our own clothing. We can be independent and happy; and not work half as hard as we would be compelled to if there were hoards of capital in our midst.

If by abolishing rent and interest and dividends, we would drive such capital out of the country, it can only mean that the people who are now such a burden upon us, who collect rent and interest from us, and use the money to support themselves, instead of working to do so; who sap our vitality; who take from us the very money we should be saving up for a "rainy day;" that these people would lift themselves from our shoulders, and go and be a burden upon and draw rent and interest from other nations.

We can gladly say farewell to them, for their leaving cannot harm us. The broad and fertile lands will be left; the houses will be left; the farmers will be left; the factories will be left; there will be grain and meat raised and eaten; there will be coats made and worn. And the communication between the farmer and the factory constitutes commerce. If we want money, we can dig it; or we can load ships with grain and meat, and they will bring us the shining gold from Europe; and it won't have to go back there as interest, either.

No nation can be depleted of money where

there is industry. The hearts and muscles of the workmen and the fertility of the soil constitute the real capital of a country. It is the kind of capital which feeds and clothes, and warms and cures. Piles of gold, mountain high, could not make us one particle happier. So let the misers and sharks go; and we will be all the happier. The farms will once more be tilled by the owners. With no rent, nor interest nor tax collector to sap the revenues, or make doubtful the title or tenancy, the farms will be improved and made more fertile; and green hedges, fine orchards, stanch, comfortable houses and fine stock, will replace the shambling arrangements which now barely make the place habitable.

A man who rents a place he can never expect to own has no incentive to improve its fertility, or adorn it at his own expense; for as he may not occupy the place another year, such expense would be a loss to him. And a man who has to pay interest upon a mortgage cannot afford to improve his place as well as if he had no interest to pay. And he cannot feel the same interest in a mortgaged farm, which half belongs to the

mortgagee, as he would feel if no one had any claim on the place but himself.

But if it is his for life, if it is to be his life home, he will soon be arranging things for his comfort and convenience; he will try to make his land productive, and will freely expend the money for that purpose, which had previously gone to the mortgagee, because he knows he will reap the benefit of it.

But it is said that capital, in the sense of its aggregation in the hands of a few, is the friend and ally of labor; that, without the enterprises of capital, labor would suffer. If by this it is meant that it benefits the people to whom it gives employment, the proposition is false. The direct effect of such capital upon the people it employs is to degrade them, and make them mere machines, entitled to nothing but oiling and repairs. The operatives in the large factories, and the lower class of employes upon railroads, have nothing to be thankful to capital for. Their pay is reduced to the lowest possible amount; and their labor increased to the extent of their endurance. And that constitutes human slavery. It is unremitting

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toil for a bare existence. It takes the sunshine out of life, and leaves it an eternal night of toil.

Before there were these large factories, the work which is now done in them was distributed in small shops or factories scattered throughout the country. And the smaller the shops, and the more evenly they were distributed, the more independent, intelligent, contented and prosperous were the people who worked in them. This was the natural condition, and in this condition the laws of supply and demand played little part, and were easily regulated.

But capital has built immense factories, and equipped them with machines and facilities. It has induced the people, the shoe-makers and tailors, to work for them; and gotten them under its control. It has then gained power. The next step is to see how little it can pay them, and how much work they can endure; and so the poor victims find their wages often reduced and seldom raised.

The laws of demand and supply now operate, and become a source of trouble. These large factories, monopolizing the whole business of a

continent, far from the source from which they receive their supplies, and far from the points to which they ship their goods, are subject to all sorts of influences; such as high freights, a scarcity of raw material, over-production, a glut in the market, and so on. When the price of raw material or of freights is low, they employ a large force and manufacture to their fullest extent. And thus the market is often glutted. Then there is a re-action. And when there is little demand, or freights are high, or the price of raw materials is high, they manufacture very little, or none at all; and thus, a large number of laborers are often thrown out of employment, and wages are reduced as to the others.

And when there is competition between rival factories, they sell at low prices, and try to save themselves by reducing wages. When times are good, the wages are not raised, because capital wishes to provide a surplus to meet contingencies, or pay dividends; and hence it will claim it cannot afford to raise the wages again. When another emergency arises, the wages are again reduced, until the bottom is reached. And the

capitalists will never think the bottom is reached until the laborers strike and rebel against further reduction.

If the work were distributed over the country, the supply and demand would be more equal. There is so much consumed every year; and there should be so much manufactured. And there would be steady employment all the year round, at regular, paying wages, for the artisans of the land; and there would be no occasion for any one to be thrown out of employment.

But the effect of capital is to create a great demand at one time for laborers, and to reduce the demand at another time. And this creates a large mass of floating laborers, who are utterly dependent upon the vagaries of capital for subsistence. Without capital they would not exist as a body, but would have remained in their proper condition. They are entirely unnecessary, as a class, to society. And capital deserves no credit for giving them now and then something to do by means of which they keep soul and body together; but it rather should be blamed for creating such a class, in the first place.

The influences of capital, the luxury and extravagance of the rich, the glitter and glare of the cities, and the burdens which rest upon the producers on account of these idle classes, make them discontented with their lot, and induce them to forsake their farms and swell the throngs in the cities. And once there, if they are unable to live honestly, they will live dishonestly.

These large cities are unnatural and unnecessary; and they have bad influences upon the morals of society.

Just so long as we have these aggregations of capital, and these large manufacturing establishments, we will have these conflicts between labor and capital. The selfishness and greed, the power and the influence of the one class, will continually work evil to the interests and well-being, and to the rights, as well, of the other class.

Then let us manufacture nearer home; as near home as we can. Let us have as few middlemen as possible; for they all have to be supported. Let us scatter our artisans among us as much as possible, and they will be equal and independent with the rest of us. Let us do away with the

necessity of great cities, by decreasing trade.

Let us have no trade, except for such things as we cannot possibly make or obtain among ourselves; let us have our village millers again; let us see the jolly independent village cobbler take the place of the pampered shoe merchant and manufacturer, and his paupered enslaved workmen; let us have the village tailor, with all his oddities, in place of the rich clothing manufacturer and his crowd of pale-faced women who work from morn till midnight for the means of bare existence.

XVIII.

As to the disastrous effect of landlordism upon a country, let us take a striking example.

In Ireland to-day we see a land without homes; a people without hope. A land without liberty; a nation of rebels A land of landlords; a race of slaves; a nation of tenants, the land in weeds and the houses in ruins.

No good influences are exerted, and every bad influence is at work. If a tenant makes the land

more productive, his rent is raised; if he paints the house or white-washes the fence, the rent is raised. If the wife raises a flower garden or beautifies the place in any way, the rent is raised. If a tenant wears a new suit of clothes, the rent is raised. If he expresses discontent, or demands a decrease of rent, he is summarily ousted. What encouragement to industry! What a magnificent plan by which to construct a nation! No wonder the people are degraded and desperate. No wonder there is discontent and lawlessness.

England needs, for her own protection, to have control over Ireland; and can have it both in peace and in justice if she will only adopt the right course. But coercion will not do, and compromise measures will not do. England must *cut* the Gordian knot, for she cannot untie it. *She must give the Irish people their homes!*

Give Ireland homes, landlord and Shylock and tax-proof; and it will become, in twenty years, one of the most prosperous and beautiful countries on the globe.

How shall it be done? By the simplest and fairest means. Let the tenants pay the landlords

for the land in yearly installments, no greater than the rent, for twenty years; let each tenant know that if he makes his payments promptly, the land is his. That he may call it his own from the start: that it is his on condition of his making those payments. And he will treble its productiveness; he will beautify and adorn it; and the payment which is now so grievous a burden, will set on his broad shoulders and his happy heart as lightly as a stray feather on the limb of an oak. Instead of emigration from, it would be immigration to, the Green Isle. Do away with landlordism and tenantry in Ireland, and rebellion and poverty and ignorance will disappear with them.

Or, better still, inaugurate in Great Britain the reform herein proposed; so that the idle classes will have no revenues save from the national debt and foreign countries, and no money will be drained from Ireland; and within one year after the passage of the law, and long before it need go into effect, the good influences will be felt. The large land-owners, as a class, will be quite ready and willing to dispose of all the land they cannot use,

on the best terms they can make, and they wont be very unreasonable about it, either, at least not for long. The real farmers will soon be reaping the full fruits of their labors; and that is enough. The lords and dukes may have their revenues lessened; the cold and purse-proud aristocrats may be slightly thawed out; the idle classes, the titled paupers, will have no one to provide for them; but the true nobles, the yeomanry of the land, the disinherited heirs of the glory of England, will be freemen again.

XIX.

As a reform which should go hand in hand with the abolishment of the means by which money may earn money, the lands of the world should be made absolutely free from taxation.

It may be stated as a correct principle that governments should derive the revenues for their support, in the manner which shall be least oppressive upon and least obnoxious to the people who are governed.

At present, all property is held subject to the right of confiscation by the Government, if the holder shall fail to pay the tax which is levied. In other words, the land is, in effect, only rented by the owner, who is really but a tenant; and the State may oust him at any time for a failure to pay rent. And there is no mercy shown, no remission made for misfortunes. The Government is only a common, ordinary, heartless landlord.

This uncertainty of title and the collection of the tax result in a multitude of evils which are quite worthy of abolishment.

The taxes are so numerous and irregular that it is impossible to foretell them, or keep run of them. The State has its various taxes; the county has several, and then the city and the township have a few more. They are of all kinds and of all sizes. They constitute a series of perplexities which continually worry an owner, and destroy his peace of mind.

The taxes are payable yearly; so that a man is compelled every year to provide the money to pay them, or forfeit his land, subject, how-

ever, to redemption within a specified time, on payment of large penalties. This is simple, plain, unadulterated tyranny. No man ever pays a tax, under such circumstances, without a feeling of resentment.

The fact that a home may be lost so easily, and can only be held subject to such rigid terms, makes it less desirable to be a home owner. It takes away half the sanctity of a home and fireside, to know that they are only rented from the State, and from the county and the city and the township, as well. Such an array of rapacious, insatiable, pitiless landlords is quite sufficient to appall any one.

The manner of collection is both offensive and expensive. There is a Tax Assessor and a Tax Collector in each township. The Assessor is a spy and a sneak; he pries into a man's smoke house, peeps into his dwelling, opens his barn door, and counts his live-stock, to see how much property he has. This is a simple outrage upon individual rights and common decency, and is tyrrany.

The Collector is a vandal and a robber. He

comes with the awful alternative of "fork over or get out." Then there is that vulture, the tax buyer, who subsists upon the misfortunes of his neighbors, and gloats exultingly when he can turn a poor widow from her homestead. He is enough to damn any law which brings him into existence.

The taxes and all the expenses of their collection come upon the producers, *and never upon the tax-payer*, unless he be the cultivator. If he be a landlord, he charges them in as rents, and the tenant pays them. And they are onerous. There is an army of men in each State, engaged in the business for more or less of their time; and they are paid by the producers.

Hence, these taxes are collected by force; they are grudgingly paid; they are burdensome; they are a direct imposition upon the producers; they are expensive to collect; they involve an objectionable system of prying into private affairs, which is incompatible with the dignity of any Government; they create discontent, and excite opposition. And they should be abolished.

The money necessary to support the different

Governments can be raised in such a manner that the people will not feel that they are paying it. There need be no tax or revenue Assessors or Collectors, and no bother about taxes; no tax-sales, and no tax-sharks. And the method is not only simple, but adequate and just.

The expenses of the National Government are paid by import duties and taxes on tobacco, whisky, etc.; so that it levies no tax upon land. These duties and taxes are a burden upon the consumers; they are grudgingly paid; and they should be supplanted by revenues derived from the control and operation, by the National Government, of the telegraph system and the through lines of railway; the revenues of which are now paid by the people to the stockholders and bondholders, and are lost to society.

The expenses of the State Governments should be paid from moneys derived as profits from the operation of the highways. The roads and highways along which must pass the produce of the farmer to market; along which must pass his supplies in return; along which must pass the letters and newspapers and books and telegraph

messages, and all exchanges of knowledge and goods between the people; and along which must pass all the travelers of the land—these roads and highways are to-day controlled by individuals and corporations, who levy such tolls as they please; let freely pass such as they chose, and openly rob the others, as did the old Robber Barons of the Rhine, in the Dark Ages.

These highways should be constructed, kept in repair, controlled and owned by the State Governments; except such as are the great horoughfares through the country, and those should be owned and managed by the National Government

These highways pay an enormous profit over their operating expenses, amounting to about $250,000,000 a year; or nearly ONE MILLION DOLLARS PER DAY. It is made up by outrageous and unjust tolls, upon the highways of the people. It is paid out as dividends to stockholders and interest to bondholders. And these people, a large share of whom live in Europe, are thereby supported in idleness and luxury, at the expense of the people of this country. It is un-

just and ought to be stopped; and the people have a right to stop it. They have a right to say that tolls shall not be levied upon their highways by private individuals and corporations for their own benefit. They have a right to give them back their money, take the property, and thenceforth use the highways for the benefit of the people for all time to come.

The total amount of State taxes levied in the United States amounts to only about $60,000,000 a year. If there were no interest no State debts to be paid, it would not amount to half that sum.

So that, by abolishing all tax on lands, and operating the highways, the States would have a revenue of about $190,000,000 a year more than they need. If it is not needed, it should not be collected; and the freights and fares may be reduced sufficiently to yield only the amount required. The people then would be saved, not only the present burdensome taxation, but also a large amount in freights and fares.

The city governments should control and operate the street railways in like manner; and the

revenues in most cases will be fully sufficient to pay the municipal expenses.

If not, there are other means of raising the funds, without taxing land; such as licenses, water taxes, fees, etc.

The result of the change would be to absolutely save the people all the present burden of taxation. It might put a few wealthy bond-holders to earning their living, but the country can stand that. The people would pay the usual postage and less freights and fares, and at the same time be paying the expenses of government.

There would also be uniformity and fairness in charges. There being no competition, the fare from New York to Chicago would not be one dollar one day and twenty-three dollars the next. Freights would not be up one week and down the next. There would be no pools, no extortions, no favors. No rich firm or corporation would be granted special rates over the small dealers.

There would be an immense amount of money saved in the management of the railroads. Every little road now must have a president, at a princely salary, who generally does nothing but act as

a dignified figure-head. There must be a vice-president or two, to tell some of the managers how to manage the road. And so on down through all the stages. While the man who manages the whole Post Office Department of the United States Government gets less salary than the managers of some of the smallest railways.

If it is said that the Government will mismanage the railroads and telegraph system, we point to the magnificent management of the post office system; and to the bankruptcy and bonded indebtedness and gross mismanagement of the railroads as they are now controlled.

If it is said that the railroads will become political machines, we point again to the postoffice system, and show that the country has never suffered, and is not likely to suffer, from that cause. And we also point to the political influence at present exercised by means of bribery and corruption the most foul, by the immense corporations of our land over our Legislatures and even our Congress.

With the extermination of all corporations, there will be an extermination of the worst influ-

ences which have affected and destroyed the credit of the legislation of the land. If the government shall control the railroads, how can it affect the honesty of legislation? The party in power may appoint its own followers to the railroad offices, as it now does to the post offices; but they are held to a strict accountability by the voters of the land for their honesty. And the old Jacksonian doctrine, that "to the victors belong the spoils," is fast becoming obsolete. The intelligence of our time has decreed that that party retains power the longest which is purest and honestest in all its doings. But there need, at least, be no more bribery of Congressmen and legislators by corporations with immense interests at stake.

The German government has been operating railroads, and it has both decreased freights and accumulated a large profit. What more do we want? The people don't want anything better than that. But the railway officials, the railway bondholders and stockholders want to continue to corrupt our legislators, and to outrage and bleed the people. Shall they be permitted to do it?

Their fastest trains run 30 mi. per hr.

XX.

Capital cannot exist without labor, the political economists say. And they complaisantly add that labor cannot exist without capital. Not slave labor, no; but the free labor of a free man; the farmer wrinkling mother earth with furrows; tempting by toil from her bosom the carbon of life; the cobbler in his little shop, working by his own sweet will, and as his wants and wishes dictate; the tailor too, in his own shop, his own lord and master; the miller and his water power mill, grinding the farmer's grain for a well-earned toll; the sons helping their fathers, instead of being the apprenticed slaves of a stranger; the rosy-cheeked, joyful daughters doing the family weaving and sewing at home, instead of being the sad-eyed, wan-faced operatives in a factory, dependent for life upon the whims or needs of the owner; this labor would be left. And the fair land, the little shops and the mills will feed and clothe the people, and are all the capital we need.

Let the sons and daughters, let the fathers and mothers be not scattered, like slave families were once scattered, shatteriug every holy and sacred tie; drying up in the hearts the well springs of truth and justice, and making them hard-hearted, desperate and ready for any crime. Let them do at home the labor they owe to society; let the fireside be preserved; let the honesty of the youth and the modesty of the maid be preserved; let the independence of the fathers, from the vindictiveness of a landlord, or the fickleness of an employer, be preserved Give each family a chance for a home; a hope for a free fireside, in which no rent or interest or tax collector shall ever penetrate, and on which no mortgage can ever rest

Give us back again the little villages of vine embowered cottages, green-latticed and white walled; with flowers and trees in natural order and profusion covering spacious yards; healthy rosy-cheeked children at boisterous play, and a contented and peaceful people. And we will gladly give back every good the rich have done us.

Let not a home in all this fair land be subject to seizure for either debt or taxes.

When a man once obtains a home, let him and his family know that they are in a citadel from which no force can dislodge them. Surround home with a safe guard like this, and how sacred how holy, how prized would be a home! What an incentive to any man, poor and depraved though he be, to lift up his head and hope. Great estates and magnificent palaces may attract the greedy and vain; but the men and women who constitute the sturdy strength upon which the structure of every nation is built, would prize far more than castled crag or battlement, the security, the content and the peace of an impregnable home.

In olden times the rich were robbers, as they are to-day; but they committed their crimes in an honester, though a more barbarous, manner. When they wanted money, they found it, and boldly took it. To-day they steal it. The only protection then was to build fortresses on high crags, with tall battlements and broad walls. But through treachery or force, even the strongest of these would sometimes fall.

To-day such protection is as much needed as then. The world is full of people who will not work; but who persist in appropriating the fruits of other people's labor.

They commit robbery every moment of their lives. They assault and ruin our homes; they take our goods; they enslave our sons and daughters; our wives and ourselves; they drive us to degradation deeper than that of the black slaves of old. The mortgagor, the shylock, the home-ruiner, the coupon-cutter, all are on the highway, well armed and intent on robbery.

And we cry for protection We ask to be secured in our homes; to have left to us the fruits of our labors; to be given our freedom and native independence; to have removed the burdens of providing food and clothing for the rich idlers and their horde of panderers; in a word, to be give a chance for life.

When the savage Indians captured a man, they at least gave him a chance for life, even such a poor one as running the terrible gauntlet. But here the poor have none. They are slaves! Doomed to eternal and painful toil! To live without hope; to die without peace.

XXI.

The wrongs sought to be remedied have existed ever since history began; and, probably, almost ever since life began. And the world seems to have made no progress whatever in the matter of relieving them. In the civilized portions of the world to-day, the social life is almost an exact counterpart of the social life in the civilized nations of old. And in the barbarous portions of the world, there has been no change. Five hundred years before the Christian era, even in "far Cathay," we hear the "shrill voiced barbarian from the south" crying out against the exactions of the usurers and the oppressions of the rich, and deploring the down-trodden condition of the working classes. The evil has been familiar to every one; but there have been wide differences of belief as to the cause. Every imaginable theory has been suggested; and innumerable remedies have been devised. A few have been partially adopted. Some have been of slight benefit, while others have miserably failed. And the evil still remains

The suggestions herein made as to the cause and the remedy are submitted to the thinking people of the world for their candid consideration. For no reform can be made, either in the customs or laws of a free people, until the thinking people shall have first indorsed it as right and necessary.

And if this theory of the cause and the remedy be thus indorsed, the question will arise as to how the reform may be put in practical operation.

In the first place, the masses must have a full opportunity to become familiar with all its features. It must be presented to them in a fair and candid manner. If they shall approve of it, and feel that it is the proper way to right their wrongs, it should then be made a political issue; and men chosen as legislators who will advocate such laws as will properly put it in force.

The rich aristocrats and corporations will fight like robbers in their caves for their ill-gotten booty. Their tools and menials will crowd the halls of every Legislature. Their influence will be felt even in many of the newspaper offices. They have stopped at nothing in the past to further their raids of robbery; and they will stop

at nothing now. A man who has been bred a robber does not hesitate to kill. A man bred as a pauper does not hesitate to beg or steal Misrepresentation and falsehood, and bribery and corruption, will be brought in play by them. But with the masses once awakened from their terrible night of slavery, and knowing their rights and the justice of their cause, these influences cannot prevail. And all the hordes of wasteful idlers, of usurers and robbers, of landlords and tyrants, must and shall be beaten and destroyed.

The reform may commence in a single State, and its best effects will be fully felt. Such State could suffer no harm, and be placed at no disadvantage; but, on the contrary, would be bettered from the start.

Let the State pass a law abolishing rent after twenty years from date; and before that time the farmers would own their farms.

Let the State pass a law abolishing interest; and the mortgages, and trust deeds, and notes would soon disappear.

Let the State condemn the property of the railway companies under its right of eminent domain,

the same as the railways condemned the land in the first place; let a fair value be fixed, and pay it to the bondholders and stockholders in ten or twenty annual installments. Make it a lump sum, but include in it a fair allowance for the time they will have to wait for their money. And set aside one-half of the net earnings for the purpose of making these payments.

And the reform will be readily and honestly accomplished within the twenty years; although its influence will be felt at once.

But it may be said that when the farmers shall have bought their farms and paid off their mortgages, and when the State shall have paid for the railroads, there would be no money left.

The fact is that the landlords and mortgagees and railroad companies would, in the twenty years, take no more money out of the State than they would if the law should not be passed. At the present rate of rent, the landlords are paid, under the present system, the full value of their land in about every fourteen years. But the present value is not the fair and just value. They have given land a fictitious value by their compe-

tition for investments. And with a law prohibiting rent after twenty years, this false value will gradually disappear, and at the end of that time the land would sell for its natural value, which would probably not be over one-half its present selling value So that, at the end of the term, the farmers will have acquired the full ownership of their farms, without paying any more than they would otherwise have paid as rent.

The railway property, while it also has a fictitious value, would probably be purchased by the State at its present selling value, as the State would at once assume possession, and there would be no opportunity for a decline. But the amount will be easily paid out of the net earnings, long before the twenty years. The bondholders and stockholders now receive the net earnings; and they would thus, under the new law, take no more money out of the State during the time the State would be paying them off than they would take in the same time under the present system. But there would be this significant difference, that they would then stop draining, and the money would remain in the State thenceforth; and the

State could then not only reduce freights and fares, but could absolutely abolish all other taxation upon its people.

So that the reform can be put in operation, and the landlords and stockholders paid off in full, and the people of the State forever released from their grip, and their immense drain of money stopped, without paying them any more money, nor any faster than we would pay them anyhow under the present system within the next twenty years, or even less.

And from that time forth, no toiler on the farm or in the shop, would pay tribute to rich idlers. The $100,000,000, and more, which the aristocrats draw yearly from the State, would remain with those who should earn it, and could and would be used to improve and fertilize the farms, to beautify and adorn the homes, to educate the people, and to make them prosperous and contented

There would be better citizens. Being homeowners, they would be more interested in governmental affairs than renters are. They would take more interest in elections, and vote more intelli-

gently than the gangs of workmen who at present do not vote at all, or do not care much how they vote, or vote as their employers direct. Each citizen having property rights, he would be interested in good laws well executed.

There will be no landlords and no tenants. No rent collectors and no distraints for rent. No tax collector, no tax sales and no taxes. There would be an absolute security of title. A man could have a home free from all conditions.

There would be no mortgages, and no money loaners. No shylocks, no pawn-brokers. No tax sharks, no tax titles.

Nobody, in fact, but plain, simple, independent farmers, who would own their farms and would not owe a cent; or independent, intelligent, contented mechanics and artisans; or steady, reliable business men, who would not be doing business on borrowed capital; who would *not* be heavily in debt for goods, and *not* liable to fail at the slightest shrinkage in prices; but men who would own their storehouses and their goods; who would buy and sell for cash, and who could never fail, for they would not owe anything, and nobody would owe them.

The farmers would raise as much produce, or as much as is necessary; the merchants would sell just as much, for there would be just as much consumed; the factories would make just as many goods; there would be just as much food eaten, and as many clothes worn. The production of the State would be increased, and could readily be exchanged for foreign productions as required.

The credit of the State could not but be good. Paying no tribute, she would keep her own resources, or obtain a full equivalent in other products in exchange. Her merchants and farmers would all be land owners and owe nothing. In short, the State would have the best of credit. But she would have no need of it. For no man among her citizens would need to buy on credit.

There would be no aristocracy, as the term is now understood. No large estates in lands or bonds and mortgages. No idle rich whose wasteful extravagance and airs of superiority would be a menace and a discouragement to the poor.

There would be no miserable poor; for every effect of such a reform would be to give the weak a chance to get strong; the poor a chance to easily

earn a living. And if every one can easily earn an honest living, there will surely be less crime.

The State would stand forth among her neighbors landlord and mortgage free, a land of prosperity, contentment and peace, with

"A bold peasantry, their country's pride."

Then why may not the reform be begun? And why may it not be begun at once? The answer lies with the struggling but all-powerful working classes.

The rich idlers will oppose it; and there must inevitably be a contest. But with a cause which asks but justice, and which is naturally and morally right, there will be right and strength upon the one side, and wrong and weakness upon the other. It then only requires coolness and moderation to win the fight for the downtrodden of all climes.

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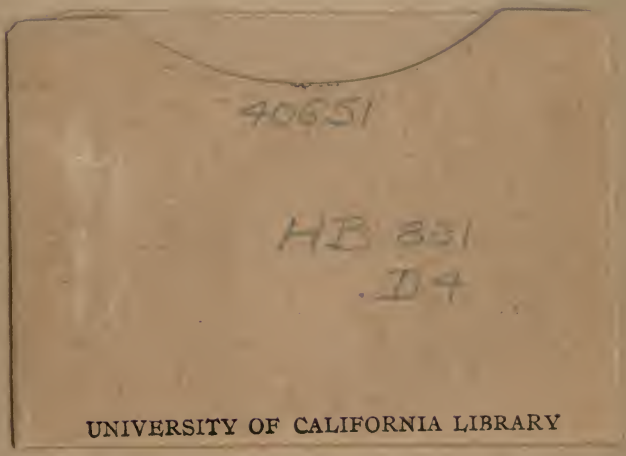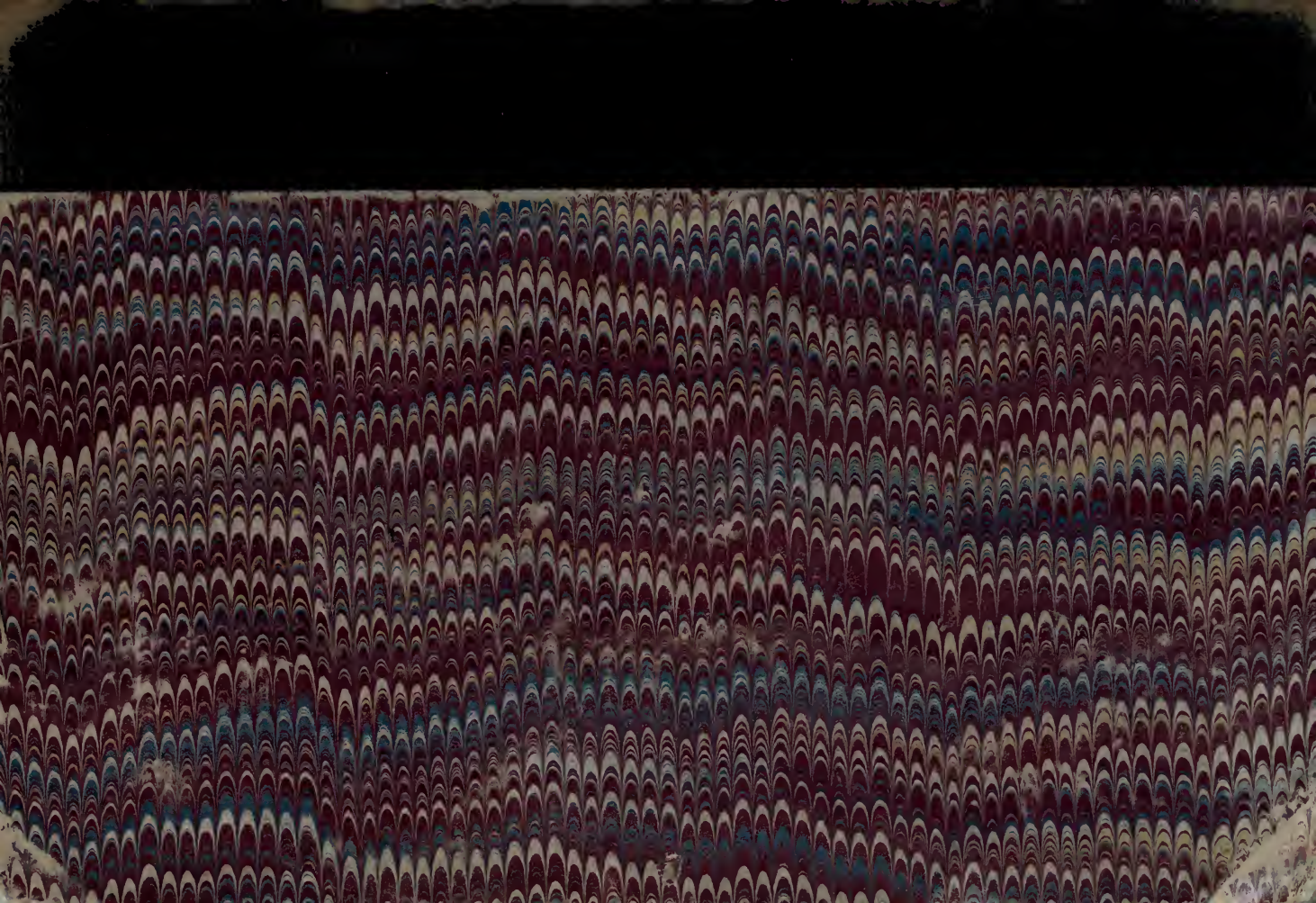
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